

AMENDMENTS TO THE SPECIFICATION

Please amend the Specification as follows:

Amend the paragraph on page 9, lines 1-15, as follows:

The calibration process [[120]] 130 receives historical information about the same or comparable products or services. The information is organized to enable differentiation of the empirical data based on the business organizational structure. The calibration process is used to determine the values of some business variables used in the simulation to ensure the qualitative accuracy of the payoff and output functions.